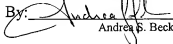


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TOWNSEND and TOWNSEND and CREW LLP

By: 
Andrew S. Beck

PATENT
Attorney Docket No.: 16222U-016100US
Client Ref. No.: P-00888

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Steve Davis

Application No.: 10/705,212

Filed: November 6, 2003

For: CENTRALIZED ELECTRONIC
COMMERCE CARD TRANSACTIONS

Customer No.: 20350

Confirmation No. 2931

Examiner: Jalatee Worjloh

Technology Center/Art Unit: 3621

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed March 23, 2007, please enter the
following amendments and remarks.